

Individual – Credit Report Request Form

| Personal Details | | | |
|-------------------------|---------------------|-------------|------|
| Date | | | |
| Full Name | | | |
| CNIC # | | | |
| Passport # | If foreign national | | |
| Date of Birth | DD | MM | YYYY |
| Address – Line 1 | | | |
| Address – Line 2 | | | |
| Address – Line 3 | City | Postal Code | |
| Phone # | Mobile 1 | Mobile 2* | |
| | Home Phone | | |
| Email Address | | | |

Please provide details of credit facilities availed

| Sr. # | Institution Name | Credit Limit | Facility Date |
|-------|------------------|--------------|---------------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

Applicant's Signature
(As per CNIC)

For Office Use Only

CIR Charges Deposited in AISL account Yes / No

Deposit Slip # _____

Officer's Sign & Date

The following documents will be required for verification purposes:

Identity Verification

- 1) Physical valid (Not Expired) CNIC/Passport/Driving Licence
 - a. Copy of CNIC/Passport/Driving Licence (for Company record)

Guidelines for above documents

- 1) ID number should be clear in CNIC/Passport/Driving Licence
- 2) Picture should be clear in CNIC/Passport/Driving Licence
- 3) CNIC/Passport/Driving Licence should not be expired

Terms & Conditions

- 1) The report provided to you is based upon the data that is relevant at the time of the request. You therefore acknowledge and accept that the accuracy and/or relevance of report may change upon receiving the report.
- 2) Tasdeeq will use best efforts to ensure an acceptable level of quality of data as received from its members. However, Tasdeeq does not guarantee the timeliness, correctness or completeness of the information included in the report.
- 3) The information contained in this report has been compiled from data provided by financial institutions and does not represent the opinion of Tasdeeq with regards to the credit worthiness of the subject. Tasdeeq does not accept any responsibility for any loss including consequential, incidental, indirect, exemplary or special damages, including lost profits that may arise from relying on this information. Neither Tasdeeq, nor its officers, directors, employees or agents shall be liable for any claim, injury or damages suffered.
- 4) Tasdeeq will not be responsible for any failure to generate a Credit Report in the event the bank or credit / financial institution that you are a customer of ceases to provide data to us.
- 5) Tasdeeq reserves the right, at its sole discretion, to change, modify, add or remove portions of these Terms & Conditions, at any time. Your continued use of our service following any changes will mean that you accept and agree to the changes.

Applicant's Signature & Date

(As per CNIC)

Summary of Rights (as per the Credit Bureau Act 2015)

1. Limitation on credit information

The scope of credit information that may be included in a credit information report by a credit bureau is limited by this Act. Personal information that may appear on a credit information report is also specific and limited under this Act and rules and regulations made thereunder. Certain type of information may not appear on your credit information report for longer than a specified period of time.

2. Limitation on access to credit information reports

Credit information reports may only be issued to specific person under strictly defined circumstances and for specific purposes. Credit bureaus are liable to follow certain steps pertaining to the manner in which credit information reports are issued in order to ensure that the person to whom and the purposes for which credit information is being authorized by and lies within the scope of this Act and the rules and regulation made thereunder.

3. Collection of credit information

On most occasions when a credit bureau is seeking your credit information from you, credit bureaus are required to inform you that credit information is being collected; the purpose of such collection; intended recipients; name and address of the credit information that is collecting the information and the agency that will hold such information; whether or not the supply of the information is voluntary or mandatory and if mandatory the particular law under which it is required; the consequences, if any, if all or any part of the requested information is not provided; the rights of access to and correction of credit information held and used by the credit bureau as provided herein.

4. Disclosure of source of credit information

Credit bureaus are required to disclose the source of the credit information appearing on your credit information report upon request and payment fee by you.

5. Right to credit information report

- (1) You or your authorized attorney may obtain a copy of your credit information report from a credit bureau.
- (2) Any user who takes an adverse action against you based in whole or in part on any information contained in a credit information report is required to provide you a copy of the credit information report relied upon, the name, address and telephone number of the credit bureau, which issued the credit information report in question and a statement that the credit bureau did not make the decision to take the adverse action.
- (3) In the event that a correction is made to the credit information report in response to your notification of error, the concerned credit bureau must provide you with a copy free of cost of the updated credit information report.

6. Right to dispute incorrect credit information

- (1) Credit bureaus must take reasonable steps to ensure that the credit they collect, collate, accept, store, maintain and disseminate is accurate, up-to-date, complete and not misleading in any manner and for this purpose may make therein corrections, deletions and additions regularly during the course of business.
- (2) In any event that the accuracy, completeness or correctness of a credit information report relating to you or any part thereof is disputed by you, you may notify the concerned credit bureau of the alleged error. The credit bureau must acknowledge receipt of such notification of error and provide you with this summary of rights within the time period prescribed.
- (3) The credit bureau is required to re-investigate the disputed information, free-of-charge, within the period of time as prescribed. Credit information reports issued while the investigation is pending shall clearly identify the disputed credit information and that the same is being investigated for accuracy and the concerned credit bureau shall also, as far as is reasonably practicable, inform those persons or entities who have received a credit information report containing the credit information allegedly inaccurate and under investigation.
- (4) If after re-investigation, any item contained in the credit information report is found to be inaccurate or incomplete or otherwise incorrect, the credit bureau must immediately and without undue delay delete such item or modify such item, as appropriate, in the credit information report to the concerned debtor. The credit bureau must also, if reasonably practicable, inform each person or entity to whom the credit information report containing inaccurate credit information is supplied, about the dispute and the result of investigation.
- (5) If after re-investigation, the credit bureau finds that the disputed items are accurate, complete and correct, you may file a brief written statement setting forth the nature of the dispute, which the credit bureau must include in the subsequent credit information reports concerning you a or a clear and accurate summary of such statement unless there is reasonable ground to believe that such dispute is frivolous or irrelevant along with a statement detailing the re-investigation of report findings.

7. Right to file complaint with the State Bank of Pakistan

If you are aggrieved by any action or omission of a credit bureau, including the result of re-investigation conducted in response to your notification of alleged error or by that of a credit institution, credit information furnisher or user under this Act or the rules and regulations made thereunder, you have the right to lodge a complaint with the State Bank of Pakistan.